

during the years 1989 and 1990, and that no limit has been sanctioned to it since 1986-87?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI DALBIR SINGH) : (a) The recommended proportions for providing refinance to the Regional Rural Banks (RRBs) amongst sponsor banks, National Bank for Agriculture & Rural Development (NABARD) and RRBs own involvement are as under:

	Short term (Seasonal Operations)	Short terms (Non-Seasonal Agricultural Operations)	Medium term (Non-schematic)
Sponsor Bank	20	20	20
NABARD	50	50	60
RRBs own involvement	30	30	20

The sponsor banks are not to contribute refinance assistance for schematic purposes where NABARD provides refinance at varying rates and the balance is met by RRBs own resources. The bulk of the loaning by RRBs falls under schematic refinance.

(b) The sponsor bank provides refinance as per the stipulated norms provided the RRBs fulfil eligibility criteria for availment of refinance facility based on recovery percentage in the previous year. RRBs sponsored by the United Bank of India were provided with refinance facility as per their drawal application upto March, 1991 and there were no pending cases.

(c) The sponsor bank has reported that Nadia Gramin Bank had applied for short-term (Seasonal Agricultural Operations) limit of Rs. 60 lakhs and Medium-term (Non-schematic) limit of Rs. 25 lakhs for the year July 1990-June, 1991. The appraisal of refinance proposal revealed that Nadia Gramin Bank had excess of refinance funds to the tune of Rs. 257 lakhs based on their available resources and scale of lending operations. However, in the year 1986 Rs. 20 lakhs as refinance was sanctioned by the sponsor bank to the Gramin Bank and Rs. 26 lakhs was sanctioned in the year 1987.

Closure of Regional Rural Banks

3418. SHRI ASHIS SEN : Will the Minister of FINANCE be pleased to state :

(a) whether it is a fact that Government have decided to close down branches of Regional Rural Banks which are not earning profits; and

(b) whether it is also a fact that UCO Bank has, instructed the Regional Rural Banks sponsored by it to identify unviable branches and arrange for their winding up?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI DALBIR SINGH) : (a) There is no proposal under consideration to close down the branches of Regional Rural Banks (RRBs) functioning in the country. However, pursuant to the recommendations of the Committee on Financial System (Narasimham Committee), the reorganisation of rural credit delivery system including restructuring of RRBs would be considered.

(b) UCO Bank has reported that while it has instructed the RRBs sponsored by it to identify unviable branches for taking corrective measures, it has not issued any instructions for winding up such branches.

Insurance Policy for Providing Social Security

3419. SHRI RAMACHANDRAN PILLAI: Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that a representation dated 19.12.1991 from Policy Holders Servicing and Research Institute, Calcutta, has been received by his Ministry;

(b) if so, whether the said representation deals with a unique insurance policy providing complete social security to the people;

(c) if so, what are the details of the scheme; and

(d) what is Government's reaction thereto?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI DALBIR SINGH): (a) to (c) A copy of the press release dated 21st November, 1991 regarding complete social security by way of free life insurance cover to the total population that puts no load on the Govt. Exchequer but instead boosts up

national saving was received from Shri R.S. Dasgupta, Chief Co-ordinator, Policy-Holders Servicing and Research Institute, Calcutta on 29th November, 1991. As per the aforesaid press release the scheme prepared by the Policy-Holders Servicing and Research Institute was stated to be low cost Social Security Scheme mainly for rural people. The scheme was proposed to be administered by the Post Office and Banks. Under the proposed scheme, a village family was to open a fixed deposit account in the Post Offices or a Rural Bank and simultaneously, a life insurance policy would be opened in their name. A part of the interest accrued on the deposits in the Post Office or Bank was proposed to be utilised to pay the premium due on the life insurance policy. Further, it was also proposed under the scheme that in case a rural family was too poor to open an account in the Post Office or Bank, some amount may be deposited by the Central or the State Governments.

(d) The above scheme was referred to the Life Insurance Corporation of India which has reported that it is not viable.

Suspension Cases in Regional Rural Banks

3420. SHRI RAMACHANDRAN PILLAI: Will the Minister of FINANCE be pleased to state:

(a) what are the details of suspension cases in Regional Rural Banks pending for more than 2 years, state-wise;

(b) what is the number of cases, in which charge-sheets have been framed and departmental enquiry have been started, state-wise; and

(c) what is the number of cases, in which departmental enquiry has been completed but suspensions continue?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI DALBIR SINGH): (a) to (c) The information is being collected and will be laid on the Table of the House.

3421 [Transferred to the 26th March, 1992]

दिल्ली में शहरीकृत ग्रामों के निवासियों को आवास ऋण

3422. डा० जैड० ए० अहमद: क्या वित्त मंत्री यह बताने की कृपा करेंगे कि:

(क) क्या राष्ट्रीयकृत बैंकों, जीवन बीमा निगम और अन्य वित्तीय संस्थाओं द्वारा दिल्ली के शहरीकृत ग्रामों के निवासियों को आवास ऋण प्रदान किए जाने की कोई योजना है; यदि हां, तो उसका ब्यौरा क्या है;

(ख) क्या दिल्ली के ऐसे शहरीकृत ग्रामों के निवासियों को जो लाल-डोरा के अंतर्गत आते हैं किन्तु वहां के मकान मालिकों के पास रजिस्ट्री (लोज) से संबंधित कोई दस्तावेज नहीं है, "चूल्हा कर" अथवा "गृह कर" के आधार पर आवास ऋण दिये जा सकते हैं; और

(ग) क्या दिल्ली विकास प्राधिकरण द्वारा नियमित किए पाँच ग्रामों अर्थात् टोडपुर, दसधरा, अकड़पुर बाग, मोची नंगली, रजापुर और झिलमिल ताहिरपुर के निवासियों को भी "चूल्हा कर" और "गृह कर" के आधार पर आवास ऋण दिये जायेंगे?

वित्त मंत्रालय में राज्य मंत्री (श्री दलबीर सिंह):

(क) से (ग) भारतीय रिजर्व बैंक द्वारा समय-समय पर जारी मार्गनिर्देशों के अनुसार वाणिज्यिक बैंक, व्यक्तियों, आवास वित्त संस्थानों और राज्य आवासीय बोर्डों को आवास वित्त का अनुदान देते हैं। जीवन बीमा निगम की अपनी योजनाएँ हैं जिनके तहत वे मकानों के लिए ऋण देते हैं। भारतीय रिजर्व बैंक ने सूचित किया है कि वे आवास वित्त संवितरण संबंधी दिल्ली या अन्य राज्यों/संघ राज्य क्षेत्रों के अलग से आकड़े नहीं रखते हैं। भारतीय रिजर्व बैंक के मार्गनिर्देशों के अन्तर्गत वाणिज्यिक बैंक, प्रतिभूति के रूप में सम्पत्ति का बंधक या सरकारी गारंटी स्वीकार करते हैं और जहाँ कहीं प्रतिभूति सम्भव न हो, जीवन बीमा पॉलिसी, शेयर और डिबेंचर, स्वर्णभूषण आदि जैसी अन्य प्रकार की प्रतिभूतियाँ लेते हैं। जीवन बीमा निगम की योजना में सक्षम प्राधिकारी के संतोष के अनुसार प्रतिभूति प्रस्तुत करने की अपेक्षा भी की जाती है। संबंधित संस्थानों के ऐसे सक्षम प्राधिकारियों को ऋण आवेदनों का मूल्यांकन करना होता है और आवेदक की प्रामाणिकता, अपेक्षित ऋण, प्रतिभूति की किस्म और अन्य विवरण के संबंध में स्वयं को आश्वस्त होना पड़ता है। आवास संबंधी प्रमाण आदि सहित किसी भी प्रकार के कारण से ऋण आवेदनों की अस्वीकृति/ऋणों की नामंजूरि संबंधी विशिष्ट शिक्क्यताओं पर संबंधित संस्थान, भारतीय रिजर्व बैंक और सरकार कार्रवाई करते हैं और उपचारी कदम उठाते हैं।

3423 [Transferred to the 30th March, 1992]